

# **Medicare Part D Prescription Drug Plan Financial Illustration Retirees Age 65 & Older**

Prepared Exclusively For

**COLLIN COUNTY**

## **Prescription Drug Coverage**

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United American is pleased to offer our individual Medicare Part D Prescription Drug plan to the retirees of Collin County. The plan design and premium provided on the next page is what will be offered to retirees who reside in Texas. We have plans available in all fifty states which are subject to variations in plan structure and premium that differ from the plan in Texas.

It is important to note that since the retirees are losing their existing employer-provided drug coverage, they need to enroll in Part D within 63 days of losing their coverage to avoid a late enrollment penalty.

Medicare administers the Part D program on a calendar year basis. Therefore, we are able to provide this prescription drug plan for the remainder of 2011. Collin County retirees who enroll in this plan will have the opportunity to continue their Part D coverage through 2012 with United American. Beginning on January 1, 2012, United American will also offer a second, low-cost option to the retirees. Retirees will have the option to stay in the existing plan for 2012 or opt in to a plan at a lower premium with a less comprehensive formulary and less comprehensive plan benefits. The premium rates for our 2012 Part D plans will be approved by CMS in August 2011.

United American will be available to assist each retiree of Collin County with enrollment in this plan. More information about the Medicare Part D Prescription Drug plan offering may be found at [www.uamedicarepartd.com](http://www.uamedicarepartd.com).

United American Insurance Company  
Liberty National Life Insurance Company  
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# Prescription Drug Coverage Rate

4-Month Rate Guarantee from September 1, 2011 – December 31, 2011

## Monthly Billed Premium - \$53.30 \*

This plan has a coverage gap “donut hole”. Once an insured has reached the catastrophic limit, co-pays will fall under the Catastrophic Coverage co-pays. Please refer to RFP attachment ‘Part D Summary of Benefits.pdf’ for further details about the plan’s initial coverage limit (ICL) and the catastrophic coverage limit (TrOOP). \*\*

## Annual Deductible - \$80.00 \*\*

### 30-Day Retail Prescription Drug co-pay:

Generic	Preferred Brand	Non-Preferred Brand	Specialty
\$10	\$45	\$95	31%

### 90-Day Retail Prescription Drug co-pay:

Generic	Preferred Brand	Non-Preferred Brand	Specialty
\$28	\$113	\$238	31%

### 90-Day Mail Order Prescription Drug co-pay:

Generic	Preferred Brand	Non-Preferred Brand	Specialty
\$26	\$90	\$190	31%

\* Part D plan and premium provided above is available to members who reside in TX. The plan design and premium of this product is subject to variation by state.

\*\* Because retirees are transitioning from Non-Part D coverage to a Part D plan, deductibles, ICL and TrOOP values begin on the effective date above and accumulate until the end of the calendar year. Starting in 2012, these values will begin each year on January 1.